

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: §
STEWART, SANDRA JEAN § Case No. 16-04575
§
Debtor(s) §
§

CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)

Joseph A. Baldi, Chapter 7 Trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: \$30,943.00 (Without deducting any secured claims)	Assets Exempt: \$21,575.00
Total Distributions to Claimants: \$7,525.25	Claims Discharged Without Payment: \$19,312.51
Total Expenses of Administration: \$1,669.47	

3) Total gross receipts of \$13,194.72 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$4,000.00 (see **Exhibit 2**), yielded net receipts of \$9,194.72 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$56,749.32	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	NA	\$1,669.47	\$1,669.47	\$1,669.47
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	NA	\$0.00	\$0.00	\$0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	\$0.00	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	\$27,486.85	\$10,999.36	\$10,999.36	\$7,525.25
TOTAL DISBURSEMENTS	\$84,236.17	\$12,668.83	\$12,668.83	\$9,194.72

4) This case was originally filed under chapter 7 on 02/15/2016. The case was pending for 25 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated : 03/08/2018

By : /s/ Joseph A. Baldi
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4 (a)(2) applies.

EXHIBITS TO
FINAL ACCOUNT

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	AMOUNT RECEIVED
Crestwood Water Class Action Lawsuit	1129-000	\$13,194.72
TOTAL GROSS RECEIPTS		\$13,194.72

¹ The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	AMOUNT PAID
Sandra J. Stewart	Exemption Claimed in	8100-002	\$4,000.00
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$4,000.00

EXHIBIT 3 – SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Sierra Pacific Mortgage		\$56,749.32	NA	NA	\$0.00
	TOTAL SECURED		\$56,749.32	\$0.00	\$0.00	\$0.00

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES AND CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Joseph A. Baldi	2100-000	NA	\$1,669.47	\$1,669.47	\$1,669.47
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		NA	\$1,669.47	\$1,669.47	\$1,669.47

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES AND CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA
TOTAL PRIOR CHAPTER ADMIN FEES AND CHARGES		NA	\$0.00	\$0.00	\$0.00

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	NA	NA	NA	NA	NA	NA
TOTAL PRIORITY UNSECURED CLAIMS			\$0.00	\$0.00	\$0.00	\$0.00

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (FROM Form 6F)	CLAIMS ASSERTED (FROM Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
4	Capital One NA	7100-000	\$146.42	\$146.42	\$146.42	\$100.17
2	ACar Leasing LTD	7100-000	\$10,868.55	\$10,209.85	\$10,209.85	\$6,985.10
1	American InfoSource LP	7100-000	\$633.48	\$643.09	\$643.09	\$439.98
	American Express		\$26.13	NA	NA	\$0.00
	Card Services / Barclays		\$224.82	NA	NA	\$0.00
	Cardmember Service		\$6,269.25	NA	NA	\$0.00
	Commonwealth CU Illinois		\$10.00	NA	NA	\$0.00
	Discover		\$10.00	NA	NA	\$0.00
	Harvey Anesthesiologists		\$255.00	NA	NA	\$0.00
	Help Financial Corp.		\$4,671.51	NA	NA	\$0.00
	Ingalls Home Health		\$145.56	NA	NA	\$0.00
	Lending Club Corp.		\$3,599.00	NA	NA	\$0.00
	Medical Business Bureau		\$255.00	NA	NA	\$0.00
	Synchrony / Amazon		\$10.00	NA	NA	\$0.00
	Walmart / SYNCB		\$362.13	NA	NA	\$0.00
TOTAL GENERAL UNSECURED CLAIMS			\$27,486.85	\$10,999.36	\$10,999.36	\$7,525.25

**FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES**

Case No: 16-04575
Case Name: STEWART, SANDRA JEAN

Judge: Timothy A. Barnes

Trustee Name: Joseph A. Baldi
Date Filed (f) or Converted (c): 02/15/2016 (f)
341(a) Meeting Date: 03/15/2016
Claims Bar Date: 09/28/2016

For Period Ending: 03/08/2018

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA) / Gross Value of Remaining Assets
1. 13535 Lamon Ave, Crest Wood, IL 60445 - Total Value = \$44,000 Per Recent Appraisal	44,000.00	0.00		0.00	FA
2. 1997 Chevy Malibu mileage: 63,000 (est.)	2,300.00	0.00		0.00	FA
3. Misc. household goods and furniture	500.00	0.00		0.00	FA
4. Misc. electronics	250.00	0.00		0.00	FA
5. Personal Used Clothing of Debtor	275.00	0.00		0.00	FA
6. Wedding Band	500.00	0.00		0.00	FA
7. Cash	20.00	0.00		0.00	FA
8. First Midwest Bank (joint with non-filing spouse)	268.00	0.00		0.00	FA
9. First Midwest	105.00	0.00		0.00	FA
10. Projected 2015 income tax refund (est.)	300.00	0.00		0.00	FA
11. Crestwood Water Class Action Lawsuit	Unknown	0.00		13,194.72	FA

Gross Value of Remaining Assets

TOTALS (Excluding Unknown Values)	48,518.00	0.00	13,194.72	0.00
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Re Prop. #11 recipient of 1/3rd share of inhereted lawsuit - in the event of the net settlement;or judgment disbursement (shared with 2 siblings)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

03-08-18: Trustee has disbursed all funds and is in the process of submitting his TDR to the UST for approval.

11-16-17: Trustee received \$13,194.72 for the debtor's 1/3 share for the settlement of the Crestwood Water Class Action lawsuit. Trustee paid Debtor \$4,000.00 for her exemption in the lawsuit. Trustee is in the process of compiling his Final Report and will submit to the UST for approval.

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07-24-17: Debtor reports that Mother's claim for recovery from the Village of Crestwood has been approved. Awaiting approval from probate court and payment of Debtor's share to trustee.

June 2016: Trustee is investigating the potential for the Estate to recover on account of the Debtor's interest in the Crestwood Water Class Action settlement.

Initial Projected Date of Final Report(TFR) : 12/31/2017

Current Projected Date of Final Report(TFR) : 12/31/2017

Trustee's Signature /s/Joseph A. Baldi Date: 03/08/2018
Joseph A. Baldi
20 N. Clark St. Suite 200
Chicago, IL 60602
Phone : (312) 726-8150

FORM 2
Document Page 7 of 8
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 16-04575

Case Name: STEWART, SANDRA JEAN

Trustee Name: Joseph A. Baldi

Bank Name: Texas Capital Bank

Account Number/CD#: *****5633 Checking Account

Taxpayer ID No: **.***3583

Blanket bond (per case limit): 5,000,000.00

For Period Ending: 3/8/2018

Separate bond (if applicable): 0.00

1	2	3	4		5	6	7
Transaction Date	Check or [Refer#]	Paid To / Received From	Description of Transaction	Uniform Trans. Code	Deposits(\$)	Disbursements(\$)	Account/ CD Balance(\$)
09/25/2017	[11]	The Deratany Firm LLC 221 N LaSalle Street, Ste. 2200 Chicago, IL 60601	Settlement of PI Lawsuit - Crestwood Water Class Action Lawsuit	1129-000	13,194.72		13,194.72
09/26/2017	51001	Sandra J. Stewart PO Box 169 Chenoa, IL 61726	Exemption Claimed in Crestwood Water Class Action Lawsuit	8100-002		4,000.00	9,194.72
01/31/2018	51002	Joseph A. Baldi 20 N. Clark Street Suite 200 Chicago, IL 60602	Trustee's Compensation	2100-000		1,669.47	7,525.25
01/31/2018	51003	American InfoSource LP as agent for TD Bank USA P. O. Box 248866 Oklahoma City, OK 73124-8866	Disb of 68.42% to Claim #1	7100-000		439.98	7,085.27
01/31/2018	51004	ACar Leasing LTD dba GM Financial Leasing P. O. Box 183853 Arlinton, TX 76096	Disb of 68.42% to Claim #2	7100-000		6,985.10	100.17
01/31/2018	51005	Capital One NA c/o Becket and Lee LLP PO Box 3001 Malvern , PA 19355-0701	Disb of 68.41% to Claim #4	7100-000		100.17	0.00

Page Subtotals

13,194.72

13,194.72

FORM 2
Document Page 8 of 8
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Case Name: STEWART, SANDRA JEAN

Trustee Name: Joseph A. Baldi

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Account Number/CD#: *****5633 Checking Account

Taxpayer ID No: **.***3583

Blanket bond (per case limit): 5,000,000.00

For Period Ending: 3/8/2018

Separate bond (if applicable): 0.00

1	2	3	4		5	6	7
Transaction Date	Check or [Refer#]	Paid To / Received From	Description of Transaction	Uniform Trans. Code	Deposits(\$)	Disbursements(\$)	Account/ CD Balance(\$)

Page Subtotals

COLUMN TOTALS	13,194.72	13,194.72
Less: Bank Transfer/CD's	0.00	0.00
SUBTOTALS	13,194.72	13,194.72
Less: Payments to Debtors		4,000.00
Net	13,194.72	9,194.72

All Accounts Gross Receipts:	13,194.72
All Accounts Gross Disbursements:	13,194.72
All Accounts Net:	0.00

TOTAL-ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
*****5633 Checking Account	13,194.72	13,194.72	
Net Totals	13,194.72	13,194.72	0.00